

AUG 16 2006

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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: August 16, 2006

Fax No.: 1-571-273-8300


No. Pages: 3 (including cover)

Re: STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW
- U.S. PATENT APPLICATION SERIAL NO. 09/391,335

To Whom It May Concern:

Please find transmitted herewith a STATEMENT OF THE
SUBSTANCE OF THE EXAMINER INTERVIEW for filing in the
above-identified application.

Respectfully Submitted,



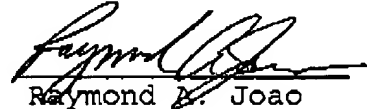
Raymond A. Joao

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on August 16, 2006.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW

Sir:

This is a Statement of the Substance of the Examiner Interview, which took place on August 8, 2006, in the above-identified application. Entry of this Statement of the Substance of the Examiner Interview is respectfully requested.

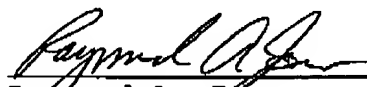
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Claims 544, 661, 762, and 776 were discussed.
Applicant discussed the amendments filed on June 17, 2006.
The Examiner agreed that the claims were amended to more
clearly recite the distinguishing features discussed in the
previous interview. The Examiner agreed to reconsider the
prior art in view of the amendment.

Entry of this Statement of the Substance of the
Examiner Interview is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

August 16, 2006

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